In the Claims

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of claims:

Claim 1 (canceled)

Claim 2 (originally not presented)

Claims 3 to 8 (canceled)

Claim 9 (new): A method of performing a transaction between a first and a second participant wherein said second participant permits a service to be provided to said first participant in exchange for a payment, said method comprising the steps of:

a) said first participant verifying the legitimacy of said second participant to obtain assurance that said service will be provided upon payment;

b) said second participant verifying the legitimacy of said first participant to obtain assurance that payment will be secured upon provision of said service; and

c) said second participant obtaining a digital signature for said first participant on said transaction whereby said second participant may obtain payment from a third participant.

Claim 10 (new): The method according to claim 9, wherein said first participant is a holder of a card which performs cryptographic operations.

Claim 11 (new): The method according to claim 10, wherein said second participant is a terminal.

Claim 12 (new): The method according to claim 11, wherein said third participant is a financial institution.

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Claim 12 (new): The method according to claim 9, wherein step (a) further comprises:

i) said second participant sending a first message to said first participant, the first message including details and credentials of said second participant; and

ii) said first participant verifying said transaction details and said credentials.

Claim 13 (new): The method according to claim 13, wherein step (b) further comprises:

i) said first participant sending a second message to said second participant, said second message including credentials of said first participant; and

ii) said second participant verifying said credentials of said first participant.

Claim 14 (new): The method according to claim 14, wherein said second message includes a challenge and step (c) further comprises:

i) said second participant generating a response to said challenge;

ii) said second participant sending a third message including said response to said first participant;

iii) said first participant verifying said response; and

iv) said first participant sending a fourth message to said second participant such that said digital signature is provided by said second message and said fourth message.

Claim 15 (new): The method according to claim 15, further comprising:

i) said second participant verifying information in said fourth message;

ii) said second participant completing said transaction by providing said service; and

iii) said second participant sending said third participant a subset of said first, second, third and fourth messages to obtain payment.

Claim 16 (new): The method according to claim 16, further comprising:

i) said third participant verifying said subset; and

ii) said third participant providing payment to said second participant.

Claim 17 (new): The method according to claim 13, wherein said credentials include a public key certificate.

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Claim 18: (new): The method according to claim 15, wherein said challenge is a nonce.